

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Gary L. Fleming Sr.	:	Case No. 19-20486-TPA
aka Gary L. Fleming, dba Gary L. Fleming	:	
CLU & Associates, dba Fleming Financial	:	
Services	:	Chapter: 7
Debtor(s)	:	
	:	
	:	

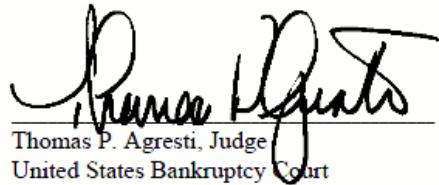
**ORDER**

In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

***AND NOW***, this ***The 25th of February, 2020***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor



Thomas P. Agresti, Judge  
United States Bankruptcy Court

In re:  
Gary L. Fleming, Sr.  
Debtor

Case No. 19-20486-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: 319

Page 1 of 3  
Total Noticed: 56

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db Gary L. Fleming, Sr., 819 Beaver Street, Sewickley, PA 15143-1738  
 cr +Bohdan W. Stone, 1537 SE Ballantrae Court, Port St. Lucie, FL 34952-6041  
 cr +Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 r +Carroll Ferguson, HowardHanna Real Estate Services, 401 Broad Street, Sewickley, PA 15143-1518  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227  
 cr +Farmers National Bank, Drawer D, Emlenton, PA 16373-0046  
 cr +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
 cr +Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +School Borough of Glen Osborne, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 15014135 15014135 Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385  
 14990138 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 14990140 American Express, Po Box 10396, Des Moines, IA 50306-0396  
 14990141 +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
 15003386 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14990145 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
 15047121 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14990146 +Barclay's Bank, P.O. Box 8803, Wilmington, DE 19899-8803  
 14990147 +Bohdan Stone, 1537 SE Ballantyne Court, Port Saint Lucie, FL 34952-6041  
 15039932 +Borough of Glen Osborne, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15014137 +Borough of Glen Osborne, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
 15039916 +Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15014141 +Borough of Sewickley, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 14990149 Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060  
 14990151 +Chase Bank, Po Box 180255, Columbus, OH 43218-0255  
 15039935 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14990153 +Edgeworth Club, c/o Matthew Kurtas, General Manager, 511 East Dr., Sewickley, PA 15143-1199  
 14990154 Farmer's National Bank, 612 Main St., Emlenton, PA 16373  
 15145039 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 15014136 Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908  
 14990156 +Key Bank N.A., 4224 RIDge Lee Rd., Amhurst, NY 14226-1016  
 14990157 Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968  
 15000883 Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14995538 +KeyBank N.A. as F/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 14995536 +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 14990161 +Lerner Windmill, 21258 Windmill Parc Dr., Sterling, VA 20166-6694  
 14990162 Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102  
 14990163 Macy's, Po Box 8058, Mason, OH 45040-8058  
 15014139 +Osborne Condo Assoc., c/o Samuel Maccaroni, 790 Holiday Drive, Pittsburgh, PA 15220-2750  
 15035214 +PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892  
 14990165 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 15039917 +Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15014140 Quaker Valley School District, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349  
 15110236 +Richard Scott, 804 West Sutter Road, Glenshaw, PA 15116-1559  
 14990167 +Sewickley Cemetery, Po Box 183, Sewickley, PA 15143-0183  
 15003549 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 15197633 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: lfin  
Form ID: 319

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Total Noticed: 56

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14990148 E-mail/PDF: gecscedi@recoverycorp.com Feb 26 2020 03:20:32 Care Credit, c/o Synchrony Bank,  
PO Box 9650061, Orlando, FL 32896-0061

14990152 E-mail/Text: mrdiscen@discover.com Feb 26 2020 03:07:07 Discover Card, P.O. Box 15251,  
Wilmington, DE 19886

14995053 E-mail/Text: mrdiscen@discover.com Feb 26 2020 03:07:07 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

15077411 +E-mail/Text: kburkley@bernsteinlaw.com Feb 26 2020 03:07:56 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945

14990155 E-mail/Text: sbse.cio.bnc.mail@irs.gov Feb 26 2020 03:07:11 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346

14994787 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Feb 26 2020 03:07:40 KeyBank N.A.,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338

14991014 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 03:22:09  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15007622 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 26 2020 03:07:23  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946

15070614 +E-mail/PDF: gecscedi@recoverycorp.com Feb 26 2020 03:20:33 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, N.A.  
cr Toyota Lease Trust  
14990164 Osborne Condo Assoc.  
14990166 Richard Scott  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14990142\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990143\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
14990144\* +American Express Corporation, PO Box 981537, El Paso, TX 79998-1537  
15011942\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
15016685\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
14990150\* Chase Bank, Po Box 901060, Fort Worth, TX 76101-2060  
14990158\* Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968  
14990159\* Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968  
14990160\* Key Bank N.A., Po Box 94968, Cleveland, OH 44101-4968  
14995539\* +KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
14995537\* +KeyBank N.A. as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road,  
Brooklyn, OH 44144-2338  
14990139 ##American Express, Po Box 360001, Fort Lauderdale, FL 33336-0001

TOTALS: 4, \* 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 319

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Total Noticed: 56

Date Rcvd: Feb 25, 2020

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General  
akovalchick@attorneygeneral.gov  
Brian M. Kile on behalf of Creditor Key Bank, N.A. bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com;lstanger@grenenbirsic.com  
Brian Thomas Langford on behalf of Creditor Key Bank, N.A. PitEcf@weltman.com,  
PitEcf@weltman.com  
Christopher M. Frye on behalf of Debtor Gary L. Fleming, Sr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Quaker Valley School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor School Borough of Glen Osborne jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Sewickley jhunt@grblaw.com,  
cnoroski@grblaw.com  
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jblueemle@bernsteinlaw.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov  
Michael W. Sloat on behalf of Creditor Farmers National Bank mike@lkslaw.us, scott@lkslaw.us  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Richard J. Parks on behalf of Creditor Bohdan W. Stone rjp@pietragallo.com,  
ms@pietragallo.com;jk@pietragallo.com  
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,  
PA68@ecfcbis.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 17